

EXHIBIT Y

Regulatory Escalation Confirmation

Pennsylvania Office of Attorney General

Bureau of Consumer Protection

FILED
HARRISBURG, PA

JUN 30 2025

PER

DEPUTY CLERK

This exhibit contains the formal acknowledgment from the Pennsylvania Office of Attorney General, Bureau of Consumer Protection, confirming escalation and review of the Plaintiff's complaint against Broker Solutions, doing business as New American Funding.

The attached communication verifies that the Plaintiff's concerns have triggered active regulatory oversight, supporting the necessity for immediate judicial action and the entry of default judgment.

Date of Regulatory Acknowledgment: June 27, 2025

Submitted By: Audury Petie Davis III, Authorized Representative

Case Reference: 1:25-cv-690 (M.D. Pa.)

From: GV, Consumer consumer@pa.gov
Subject: FW: [External] Fwd: Federal Mortgage Lawsuit Exposes FHA
Misconduct in Harrisburg Black Community – Evidence Attached
Date: Jun 27, 2025 at 1:57:56 PM
To: mfmallah87@icloud.com, Office of Attorney General – Consumer
Protection consumers@attorneygeneral.gov, HRC, P phrc@pa.gov

Mary Ann Butler,

Thank you for contacting the new consumer protection website for Pennsylvanians.

By copy of this email your inquiry or concern is being forwarded to the Pennsylvania Human Relations Commission for their review and determination. Their website is <https://www.pa.gov/agencies/phrc.html>, and their telephone number is [717.787.4410](tel:717.787.4410).

We are also forwarding the information to the Pennsylvania Office of Attorney General. Their website is attorneygeneral.gov, and their telephone number is [800.441.2555](tel:800.441.2555).

We appreciate you reaching out to us for assistance.

Sincerely,

Consumer Protection Website

consumer@pa.gov

<https://www.pa.gov/consumer-complaints.html>

The information contained in this email is intended only for the person to whom it is addressed and may contain confidential material. Any use or reliance of this information other than by the intended recipient is prohibited. If you receive this message in error, please send a reply email to the sender and delete all material from any and all computers.

From: mfmallah87@icloud.com <mfmallah87@icloud.com>

Sent: Friday, June 20, 2025 3:22 PM

To: billdedman@gmail.com

Cc: debbie.cenziper@propublica.org; byard.duncan@propublica.org; fraudtips@fhfa.gov; info@fairmortgagecollaborative.org; GV, Consumer <consumer@pa.gov>; mcalhoun@responsiblelending.org

Subject: [External] Fwd: Federal Mortgage Lawsuit Exposes FHA Misconduct in Harrisburg Black Community – Evidence Attached

ATTENTION: This email message is from an external sender. Do not open links or

attachments from unknown senders. To report suspicious email, use the [Report Phishing button in Outlook](#).

Sent from my iPhone

Begin forwarded message:

From: mfmallah87@icloud.com

Date: June 20, 2025 at 2:59:37 PM EDT

To: Petie <mfmallah87@icloud.com>

Subject: Fwd: Federal Mortgage Lawsuit Exposes FHA Misconduct in Harrisburg Black Community – Evidence Attached

Sent from my iPhone

Begin forwarded message:

From: mfmallah87@icloud.com

Date: June 20, 2025 at 1:42:32 PM EDT

To: Petie <mfmallah87@icloud.com>

Subject: Federal Mortgage Lawsuit Exposes FHA Misconduct in Harrisburg Black Community – Evidence Attached

Predatory Lending Escalation: FHA Refinance Complaint

To Whom It May Concern,

This memo is submitted on behalf of a Harrisburg homeowner seeking relief and exposure related to a serious FHA-backed refinance loan mishandled by New American Funding. The homeowner, represented by Audury Petie Davis, has already filed a federal lawsuit (Case No. 1:25-cv-690-PJC) and submitted formal complaints to the CFPB (Case #250614-21547383) and the California DFPI (CN0027911).

The property pictured below (1823 State Street, Harrisburg, PA) was the subject of the loan. Critical loan documents, including the appraisal, were transmitted off-portal through unsecure email. The loan was delayed, blocked, and ultimately sabotaged after months of documented correspondence.

The borrower and representative are seeking investigative attention to expose the systemic issues, the misconduct of executives, and the absence of accountability despite agency filings.

Respectfully submitted,

Audury Petie Davis





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Civil Docket .pdf

21 KB

pdf

**Exhibit_O_Updated_For_Wifi
.pdf**

97 KB

pdf

Exhibit_D2_Combined.pdf

85 KB



**NAF Loan Officer, Shawn
Wainwright.mp3**

547 KB

pdf

Complaint Detail.pdf

66 KB